



# **Insurance Status and the Uninsured In the District**

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# How Big Is the Problem?

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- Different numbers are circulating
- Urban legends
  - From ~30K to ~100K
- Survey-based estimates

# Number of Uninsured Adults in the District, by Survey

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Survey	# Uninsured
Cur. Pop. Surv.	72,210
BRFSS	45,744
KFF DC Survey	13% (~50K)
DC Substance Abuse Survey	55,448

# Estimates of uninsured vary due to differences in how & what measured

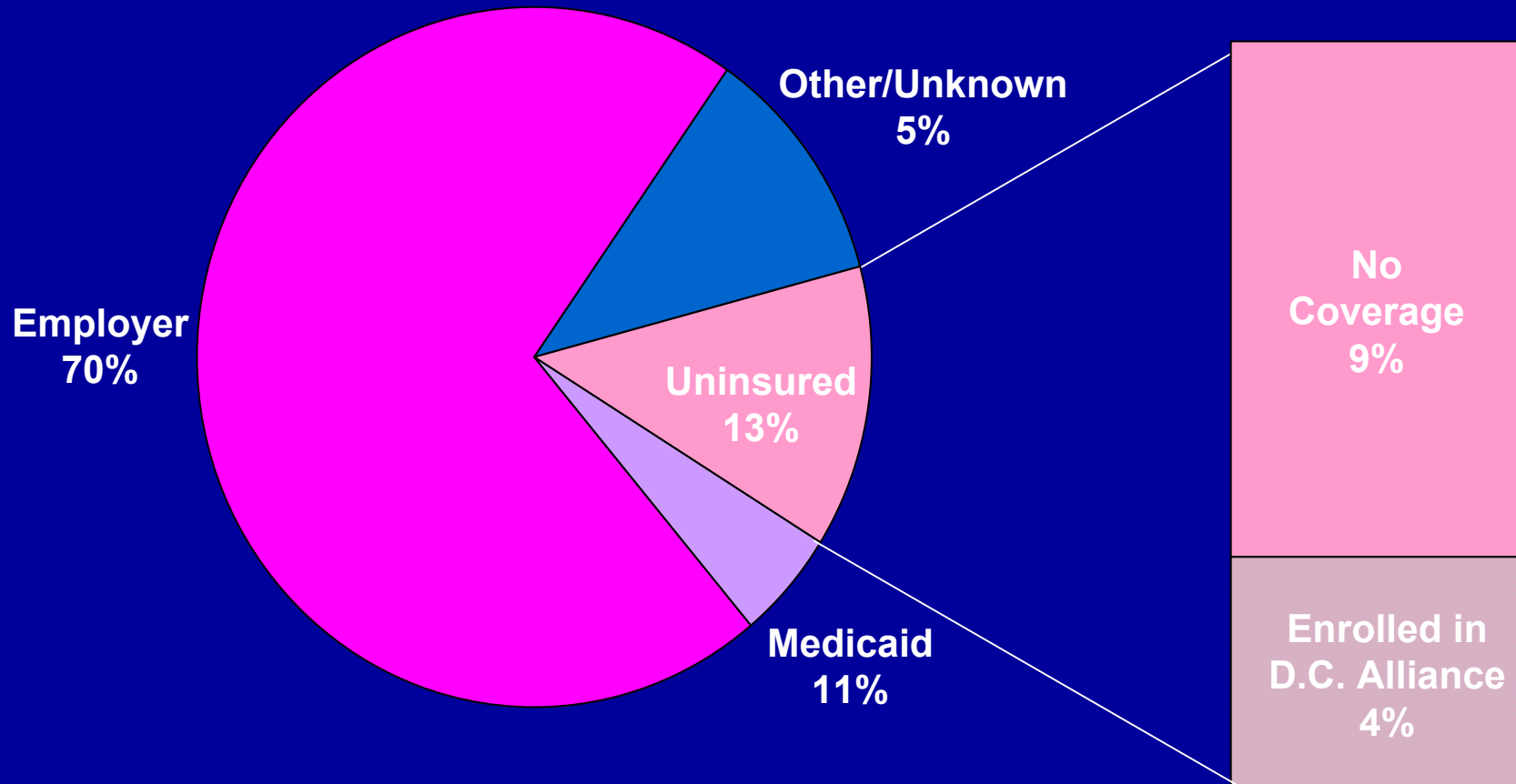
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Survey	Year	Age of Population	# Uninsured
Current Pop. Survey	2001-02	All	72,210
		19-64	60,520
BRFSS	1999	18-64	45,744
KFF DC Survey	2003	18-64	13% (~50K)
DC Substance Abuse Survey	1999	18-64	55,448

Sources: Statehealthfacts.org; Lurie and Stoto 2002; Kaiser Family Foundation, *D.C. Health Care Access Survey 2003. Highlights and Chartpack.*

# An estimated 13% of nonelderly adults in the District of Columbia were uninsured in 2003

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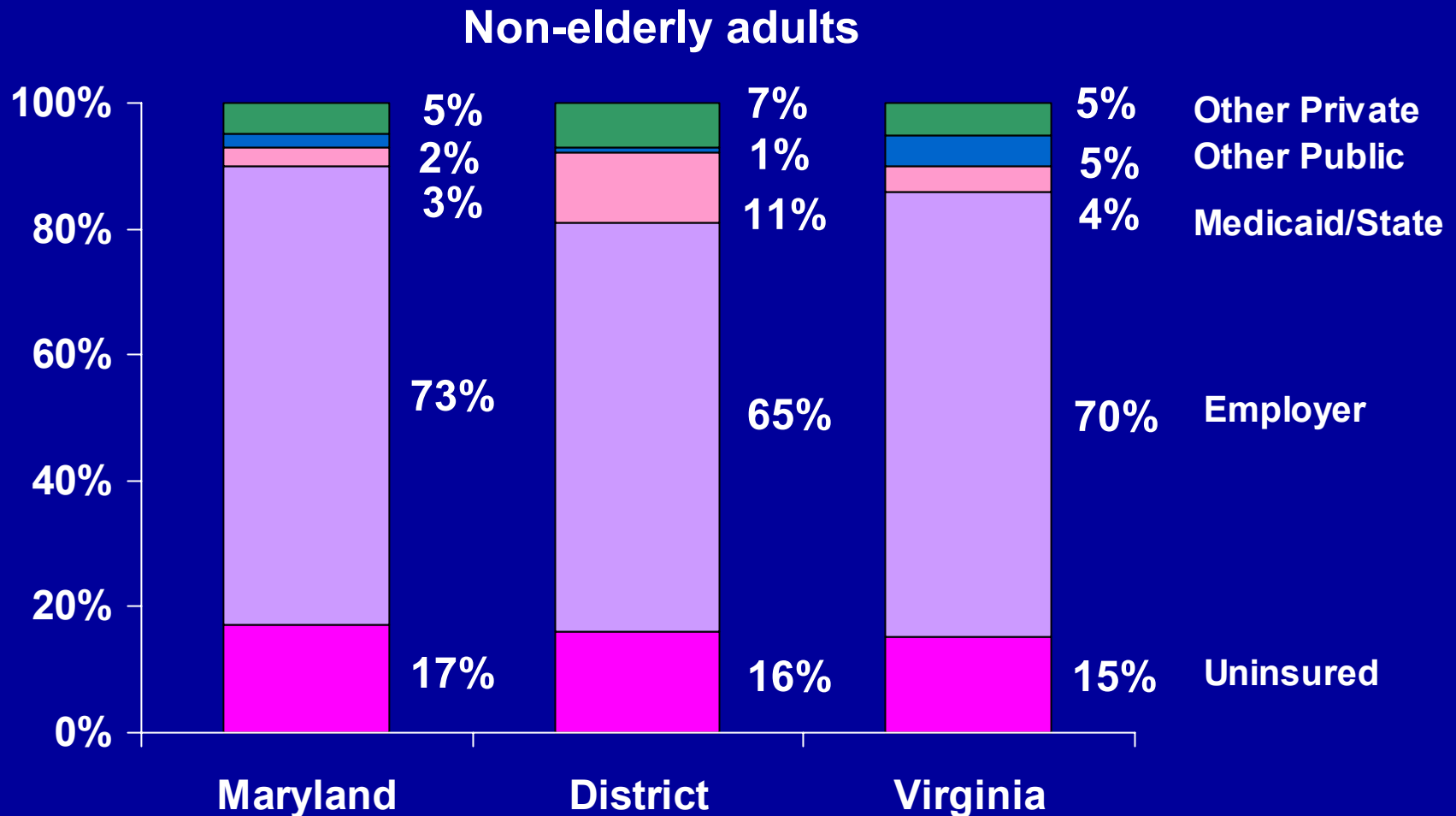


Note: <sup>a</sup> Enrollees nationally would be considered uninsured since the Alliance provides a source of care rather than a defined set of benefits. Data may not total 100% due to rounding. "Other/Unknown" category includes other, unknown and Medicare.

Source: Kaiser Family Foundation, *D.C. Health Care Access Survey*, October 2003 (conducted January – April 2003)

Lillie-Blanton, slide 5

# The percent of uninsured adults was similar in DC, MD, and VA in 2001- 02



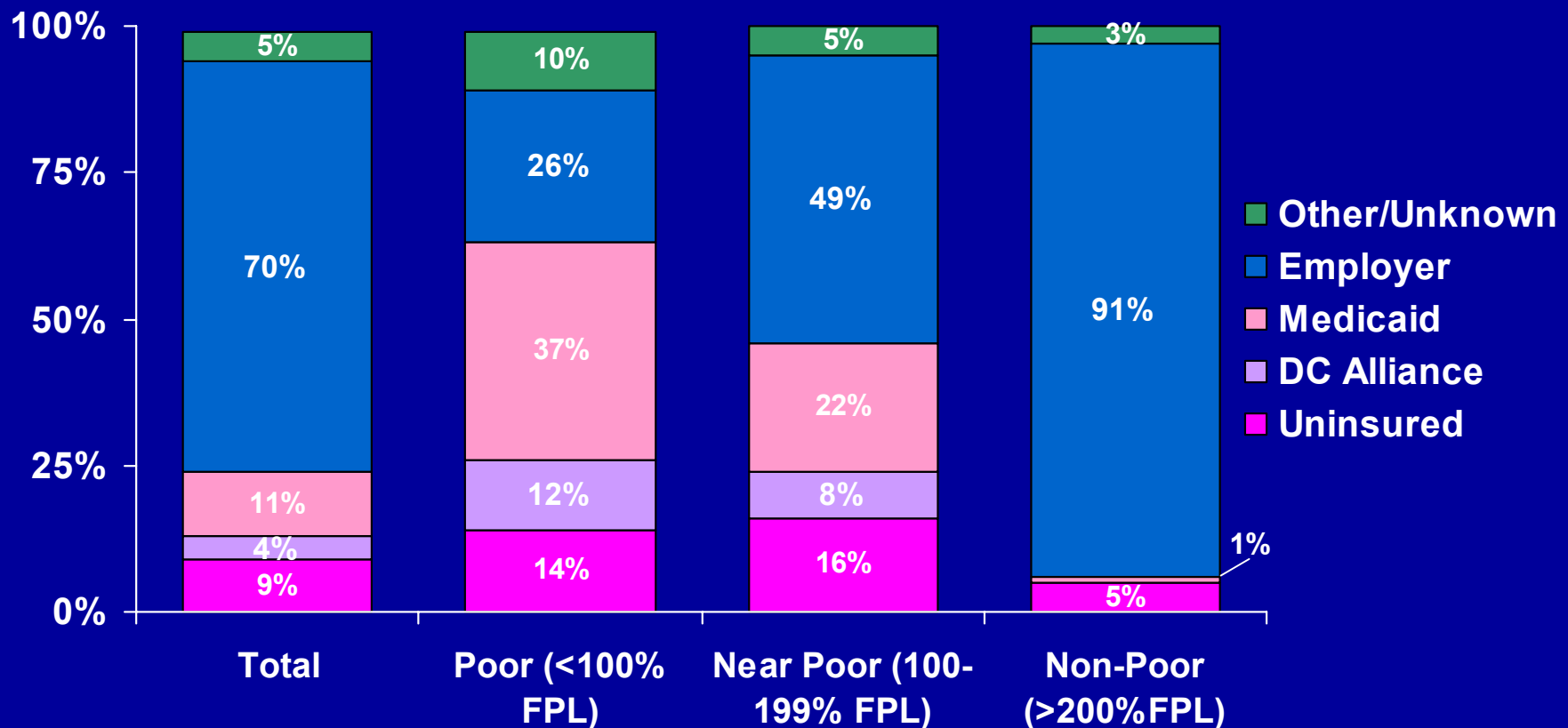
Source: *Health Insurance Coverage in America: 2002 Data Update*. Prepared for the Kaiser Commission on Medicaid and the Uninsured. December 2003.

# Who Are the Uninsured?

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- Patterns in the District are similar to rest of the nation
- The uninsured are more likely to be:
  - Poor or near-poor
  - African American or Latino
  - Male

# One-quarter of poor or near-poor adults in DC are uninsured or enrolled in the Alliance



Note: The federal poverty level was \$15,260 for a family of three in 2003. Totals may not add to 100% due to rounding. Findings are for the 80% of residents reporting household income. "Other/Unknown" category includes other, unknown and Medicare.

Source: Kaiser Family Foundation, *D.C. Health Care Access Survey*, October 2003 (conducted January – April 2003)



# Why are People Uninsured?

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- **High cost of coverage** ( vast majority of uninsured are low-income workers and coverage is unaffordable or not offered)
- **Fragmentation of systems of coverage** (e.g., Medicaid/Healthy Families, the Healthcare Alliance)
- **Complicated life circumstances** (e.g., homelessness, mental illness, family transitions between DC/MD/VA )
- **Immigration Status** (national data indicate most non-native uninsured are legal residents or have lived in US 6+ yrs)

# Uninsurance still exists in DC, despite a large % of firms offering insurance

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Rank	State	% Firms Offering Insurance, 2000
	<i>U.S. Total</i>	58.3%
1	Hawaii	81.8%
2	<b>District</b>	<b>74.2%</b>
12	Virginia	62.3%
14	Maryland	62.0%
51	Montana	42.9%

# Consequences of Uninsurance

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- Poor access to care
  - Less likely to have usual source of care
  - Less likely to have medical visits
- Inappropriate use of ER
- Poorer health outcomes
- Greater financial burden when obtaining care

# Questions for SPG Project

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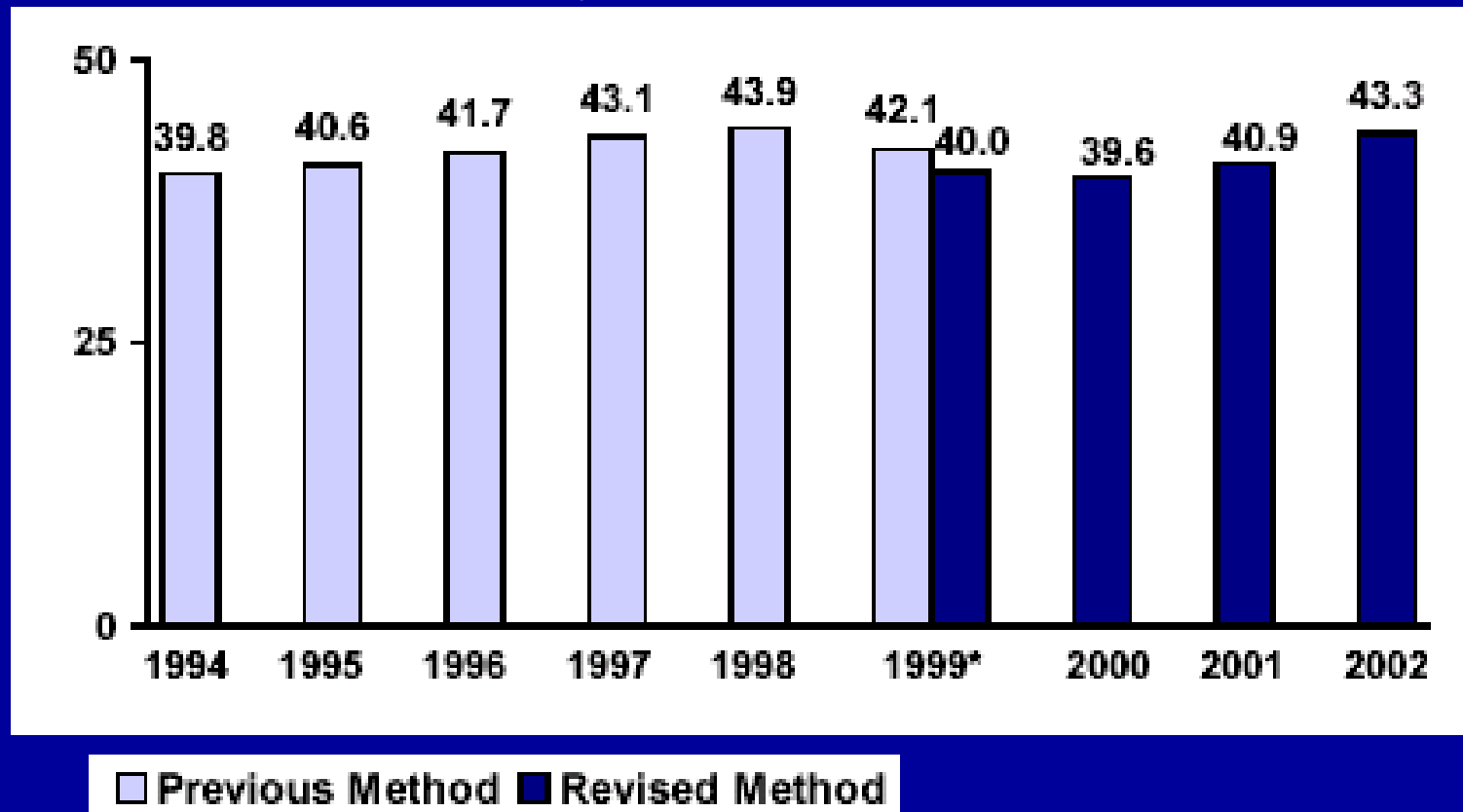
- Further detail on uninsured in the District
  - Who? Where? Why?
- Which DC employers do not offer coverage?
- How costly is coverage in DC?
- Which coverage options are the uninsured “closest” to?
- How might new coverage affect past coverage patterns?



# Backup Slides

# The Effect of Follow-Up Questions

Millions of Nonelderly Uninsured Americans, 1994-2000 CPS

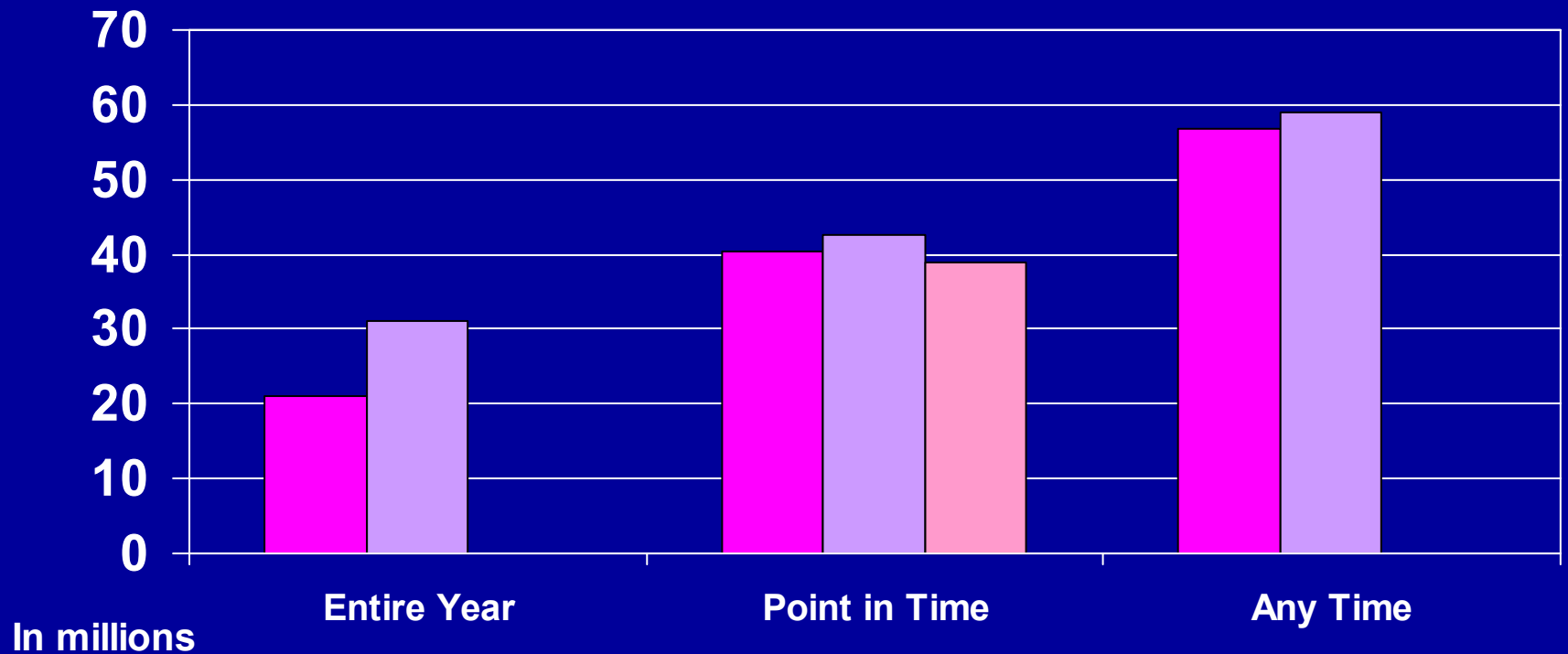


# Number of Nonelderly Uninsured, 1998

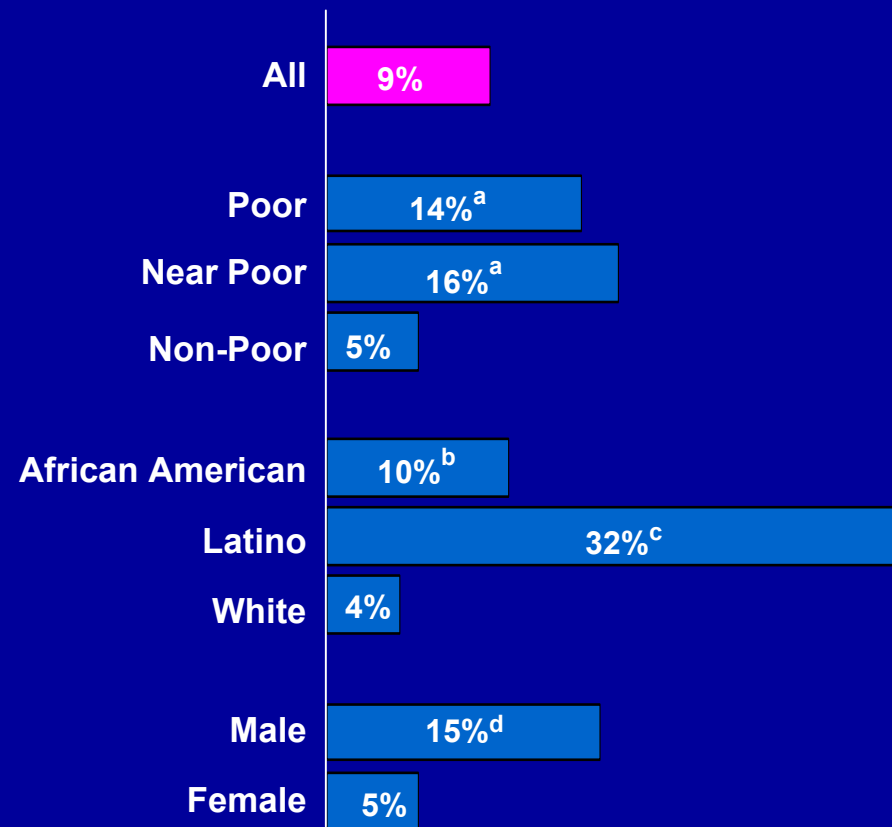
## Three National Surveys

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- Survey of Income and Program Participation
- Medical Expenditure Panel Survey
- National Health Interview Survey



# Percent of Nonelderly Adult Uninsured D.C. Residents, by Income and Race

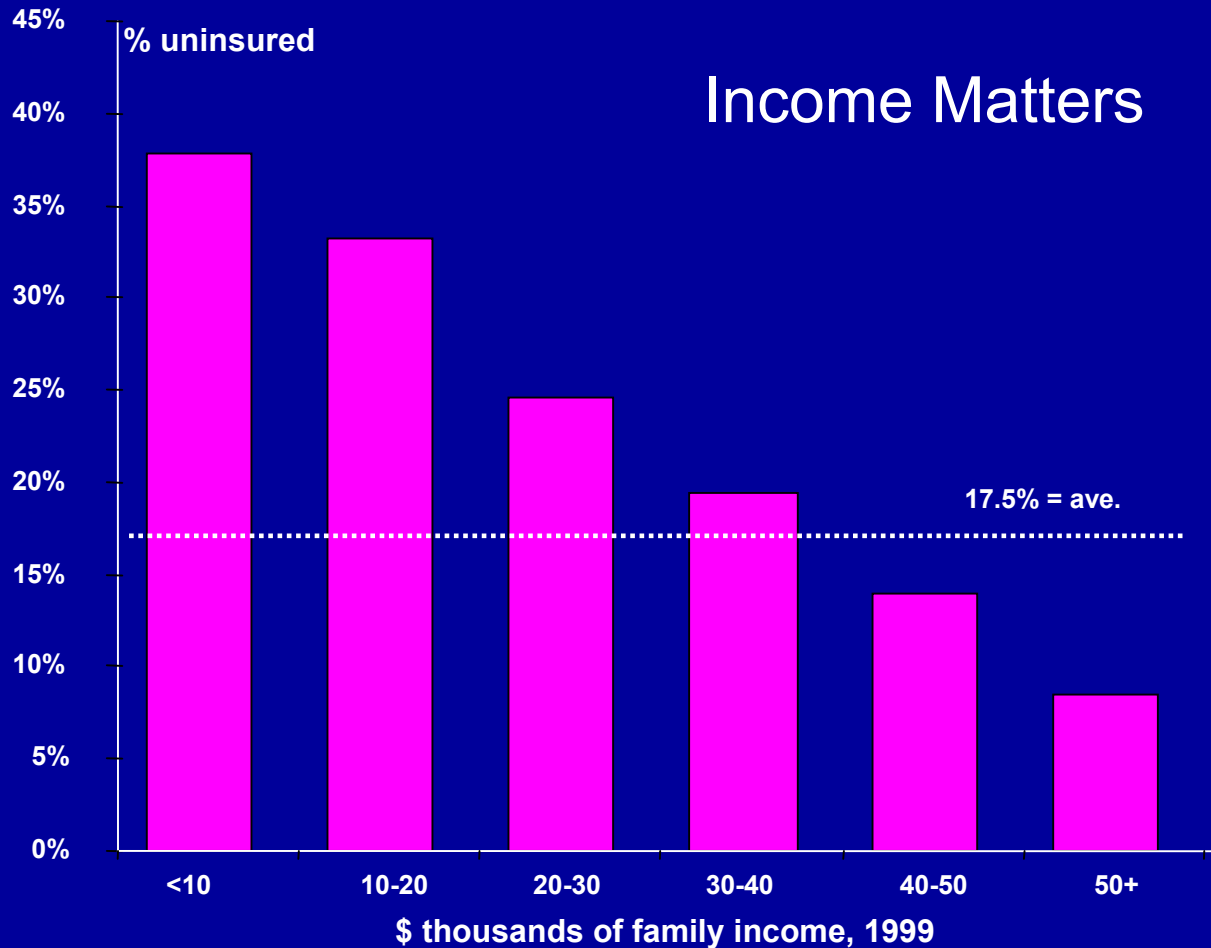


Note: Statistically different from: (a) non-poor; (b) white; (c) African American and white/ (d) female.

Source: Kaiser Family Foundation, *D.C. Health Care Access Survey*, October 2003 (conducted January – April 2003)



# Why Are People Uninsured?



SOURCE: Hoffman and Pohl, 2000.